## NBI Private Wealth Management Income and Growth Profile



Investor Series (NBC982) Category: Canadian Fixed Income Balanced

#### **Investment Objective**

To provide income and moderate capital appreciation over the long-term. It aims to deliver on its objective by investing in a portfolio comprised primarily of fixed-income securities and preferred and common shares of Canadian and foreign companies.

#### **Fund Details:** Investment horizon Less than At least At least At least 3 years 1 year 1 year 5 years Fund volatility Low to Medium Medium High medium to high

Minimum Initial Investment: \$250,000 Subsequent Investment: \$100 Systematic Investment: \$100 Distribution Frequency: Monthly Assets Under Management (\$M): \$4,121.3 Price per Unit: \$17.59 Inception Date: October 30, 2015 Value of \$100,000 since inception: \$175,900 MER: 0.53% TER: 0.05% Trailing Commission: Max annual 1.50% (included within the Service Fees)

Portfolio Manager: National Bank Investments Inc.

#### **Service Fees**

#### NBI Private Wealth Management Amount Applicable

Level	to the level*	Rate**
1	First \$250,000	1.500%
2	Next \$250,000	0.850%
3	In excess of \$500,000	0.750%

<sup>\*</sup>The levels apply according to the market value of the assets

#### **Portfolio Asset Mix**

(% of Net Assets)



#### **Funds**

Category	Min Target	Target	Max Target	Actual
Fixed Income	45.00%	50.00%	65.00%	49.29%
Canadian Equities	6.00%	11.00%	26.00%	12.46%
Global Equities	19.00%	29.00%	39.00%	28.19%
Tactical Balanced	5.00%	10.00%	15.00%	10.07%

#### **Calendar Returns (%)**

	YTD	2024	2023	2022	2021	2020	2019
Investor Series	4.89	11.21	11.05	-9.77	10.10	9.01	13.38

#### **Benchmark Index**

Morningstar Canada Large-Mid 15.75%, Morningstar Canada Liquid Bond 55%, Morningstar Developed Markets ex North America 9%, Morningstar Emerging Markets Large-Mid 4.50%, Morningstar US Large Cap 15.75%

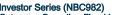
**Annualized Returns (%)** 

Regulations restrict the presentation of performance figures until a fund reaches its one-year anniversary.

Fixed Income	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Canadian Bond Private Portfolio	11.05	Low	0.18	0.00	0.51	-0.71	-0.45	-0.26	3.14	3.09	-0.46	-	1.88
NBI Canadian Fixed Income Private Portfolio	13.07	Low	-	-	-	-	-	-	-	-	-	-	-
NBI Corporate Bond Private Portfolio	8.15	Low	0.17	0.00	0.51	0.07	0.89	1.22	6.08	5.63	1.64	-	3.42
NBI Non-Traditional Fixed Income Private Portfolio	17.01	Low to medium	0.92	0.04	0.51	0.21	2.96	1.97	4.85	5.41	2.94	-	2.89
Canadian Equities	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Canadian Equity Private Portfolio	4.13	Medium	0.40	0.05	0.51	0.07	8.66	8.74	17.13	14.83	16.54	-	9.19
NBI Canadian High Conviction Equity Private Portfolio	4.21	Medium	0.40	0.14	0.51	1.56	10.00	8.24	20.84	14.90	16.61	-	10.74
NBI Sustainable Canadian Equity Fund	4.12	Medium	0.39	-	-	-0.80	4.66	9.20	17.19	15.43	-	-	12.79
Global Equities	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Active International Equity Fund	1.35	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Diversified Emerging Markets Equity Fund	4.15	Medium	1.21	0.37	0.51	2.59	13.66	10.56	16.83	11.93	7.20	-	8.06
NBI Global Equity Markets Private Portfolio	6.62	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Global Small Cap Fund	1.38	Medium to high	-	-	-	-	-	-	-	-	-	-	-
NBI International High Conviction Equity Private Portfolio	1.35	Medium	0.52	0.03	0.51	-3.18	-0.13	-6.82	-0.60	11.76	8.29	-	9.83
NBI SmartData International Equity Fund	2.80	Medium	0.52	0.09	1.00	-0.74	5.55	8.70	14.78	18.17	-	-	10.73
NBI Sustainable Global Equity Fund	0.70	Medium	0.58	-	-	1.29	11.55	-3.00	3.08	8.97	-	-	3.34
NBI U.S. Equity Private Portfolio	7.91	Medium	0.52	0.05	0.51	3.86	16.17	2.29	13.17	19.97	17.82	-	17.41
NBI U.S. High Conviction Equity Private Portfolio	1.94	Medium	0.52	0.01	0.51	2.93	8.45	-3.74	6.43	14.43	13.75	-	14.72
Tactical Balanced	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Tactical Asset Allocation Fund	10.07	Low to medium	0.46	0.00	0.51	1.04	5.58	2.26	9.41	7.29	5.83	-	6.05
Portfolio	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
Portfolio		Low to medium	0.53	0.05	0.51	0.51	4.52	2.39	8.45	8.71	6.45	-	5.96

<sup>\*\*</sup>Taxes not included

## **NBI Private Wealth Management Income and Growth Profile**



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#### **Monthly Distribution Details**

_		982 Investor Series			992 Retirement Series						
Date	Price/Unit (\$)	Monthly Distribution/ Unit (\$) (incl. cap. gains)	Annual Distribution/Unit (%) (excl. cap. gains)	Price/Unit (\$)	Monthly Income (\$)	Return of Capital (\$)	Annual Distribution/ Unit (%) (excl. cap. gains)	Reinv. Cap.Gains			
July 31, 2025	17.59	0.0237	1.62	17.60	0.0360	0.0284	4.39	-			
June 30, 2025	17.50	0.0226	1.55	17.50	0.0277	0.0318	4.09	-			
May 30, 2025	17.23	0.0213	1.49	17.25	0.0259	0.0380	4.44	-			
April 30, 2025	16.83	0.0231	1.65	16.84	0.0291	0.0345	4.53	-			
Total		0.0908			0.1187	0.1328					

7 (prii 00, 2020	10.00	1.00	10.01	0.0201	0.0010	1.00			
Total	0.0908			0.1187	0.1328				
Fund name				Who is	this fund for?				
Investment objective	ve	Investors	Investors who:						
<b>NBI Tactical Asset</b>	Allocation Fund								
directly or through	ve is to ensure long-term capital growth. investments in securities of other mutua	<ul> <li>are looking to invest for the medium to long term (at least three years);</li> </ul>							
traded funds ("ETFs")), in fixed-income and equity securities from around the world.						isk-return ratio of their portfolio and a reduction in overall risk.			
<b>NBI Canadian Bon</b>									
or through investm	evel of current income and sustained cap tents in securities of other mutual funds,	in a portfolio cons	isting primarily of	<ul> <li>are look 1 year);</li> </ul>		short to medium term (At least			
	nent and Canadian corporate bonds. It is not companies will not exceed approximate			• wish to	• wish to add a source of interest income to their portfolio.				
	d Income Private Portfolio								
or through investm	evel of current income and sustained cap ents in securities of other mutual funds,	in a portfolio cons	isting primarily of	<ul> <li>are looking to invest for the short to medium term (at least one year);</li> </ul>					
Canadian governm	nent and Canadian corporate bonds. See	the prospectus for	or more details.	<ul> <li>wish to a</li> </ul>	add a source of inter	rest income to their portfolio.			
<b>NBI Corporate Bor</b>	nd Private Portfolio								
	rm capital growth and to generate high c investments in securities of other mutua			<ul> <li>are looking to invest for the medium to long term (at least 3 years);</li> </ul>					
	nent-grade debt securities of Canadian c	ompanies. The fur	nd may invest	• want to	receive interest inco	me regularly;			
approximately 40%	6 of its assets in foreign debt securities.			<ul> <li>want to diversify your investment by taking advantage of corporate debt securities.</li> </ul>					
NBI Non-Traditiona	al Fixed Income Private Portfolio								
	income while focusing on capital preserts in securities of other mutual funds, in a			<ul> <li>are look</li> <li>years)</li> </ul>		medium term (at least			
income securities of strategies.	of issuers around the world selected usin	g different non-tra	aditional investment	<ul> <li>are looking to diversify your investments by participating global markets.</li> </ul>					
NBI Canadian Equi	ity Private Portfolio								
	rm capital growth while focusing on the p				•	long term (at least 5 years);			
	tly or through investments in securities of				receive dividend inc	· ·			
consisting primarily of common shares of Canadian companies. It is expected that investments in foreign securities will not exceed approximately 10 % of the fund's assets.				• wish to	add a growth compo	nent to their portfolio.			
	Conviction Equity Private Portfolio								
of other mutual fur companies selecte	rm capital growth. The fund invests, directeds, in a portfolio that consists primarily of dusing a high conviction investment apps will not exceed approximately 10 % of the control of th	f common shares broach. It is expec	of Canadian		•	long term (at least 5 years); enent to their portfolio.			
NBI Sustainable Ca	anadian Equity Fund								
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To provide long-term capital growth while following a sustainable approach to investing. It invests, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of equity securities of Canadian companies.

- · want to invest your money for the long term (at least five
- wish to add a Canadian equity fund to your portfolio.

#### **NBI Active International Equity Fund**

The NBI Active International Equity Fund's investment objective is to provide long-term capital growth. It invests, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of common shares of international companies.

- are looking to invest for the short to medium term (at least
- · want to receive interest income regularly
- wish to add a source of interest income to their portfolio

### **NBI Diversified Emerging Markets Equity Fund**

To provide long-term capital growth. The fund invests directly, or through investments in securities of other mutual funds, in a portfolio composed mainly of common shares of issues located in

- · want to invest your money for the long term (at least five
- are seeking to diversify your investments with exposure to emerging markets.

#### **NBI Global Equity Markets Private Portfolio**

Ensure long-term capital appreciation by investing primarly in a diverse mix of global equity mutual funds (that may include exchange-traded funds ("ETFs")). It is expected that investments in emerging market securities will not exceed approximately 25% of the fund's net assets.

## · are looking to invest for the long term;

• are seeking to diversify their investments with exposure to global markets.

### NBI Global Small Cap Fund

The fund's investment objective is to provide long-term capital appreciation by investing, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of equity securities of small and medium capitalization companies located around the world. It is expected that investments in emerging market securities will not exceed approximately 20% of the fund's net assets.

- are looking to invest for the long term (at least five years)
- · can tolerate a medium level of risk
- · are seeking to diversify their investments with exposure to global markets.

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Fund name	Who is this fund for?
Investment objective	Investors who:
NBI International High Conviction Equity Private Portfolio	
To provide long-term capital growth. The fund invests, directly or through investments in securities of other mutual funds, in a portfolio comprised primarily of common shares of companies located outside of North America selected using a high conviction investment approach.	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are seeking to diversify their investments through exposure to international markets.</li> </ul>
NBI SmartData International Equity Fund	exposure to international markets.
To provide long-term capital growth. This fund invests directly, or through investments in securities of other mutual funds, in a portfolio mainly composed of equities of foreign companies located outside North America and in American Depository Receipts (ADR) traded on recognized stock exchanges.	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are looking to diversify their investments through exposure to international markets.</li> </ul>
NBI Sustainable Global Equity Fund	
To provide long-term capital growth while following a sustainable approach to investing. It invests, directly or indirectly through investments in securities of other mutual funds, in a portfolio	<ul> <li>are looking to diversify your investments with exposure to global markets;</li> </ul>
comprised primarily of equity securities of companies located around the world.	<ul> <li>want to invest your money for the long term (at least five years).</li> </ul>
NBI U.S. Equity Private Portfolio	
To provide long-term capital growth. The fund invests, directly or through investments in securities of other mutual funds, in a diversified portfolio consisting primarily of common shares of U.S. companies.	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are seeking to diversify their investments with exposure to U.S. markets.</li> </ul>
NBI U.S. High Conviction Equity Private Portfolio	
To provide long-term capital growth. The fund invests directly, or through investments in securities	
of other mutual funds, in a portfolio consisting primarily of common shares of U.S. companies selected using a high conviction investment approach.	<ul> <li>are seeking to diversify their investments with exposure to U.S. markets.</li> </ul>

#### **Subscriber Rights**

Under the securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus or Fund Facts document; or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

#### **Disclosure**

NBI Private Wealth Management is offered by National Bank Investments Inc., with National Bank Trust Inc. and Natcan Trust Company, subsidiaries of National Bank of Canada. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investment and the use of an asset allocation service (such as NBI Private Wealth Management). Please read the prospectus of the funds composing the NBI Private Wealth Management profiles before investing. The funds' securities are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer. The funds are not guaranteed, their values change frequently and past performance may not be repeated. Investors must enter into an agreement with National Bank Investments Inc., which retains the services of National Bank Trust Inc. or Natcan Trust Company as portfolio managers, which gives them the authority to select, add or remove National Bank Mutual Funds composing the NBI Private Wealth Management profiles.